

Information to identify the case:

Debtor 1	<u>William Dale Brown</u>	Social Security number or ITIN	xxx-xx-5350
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Cynthia Irene Brown</u>	Social Security number or ITIN	xxx-xx-7194
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-21618-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William Dale Brown

Cynthia Irene Brown
fka Cynthia Irene Williams

10/20/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William Dale Brown
Cynthia Irene Brown
Debtors

Case No. 21-21618-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 20, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ William Dale Brown, Cynthia Irene Brown, 953 Bridge Avenue, Greensburg, PA 15601-5639
15394360	+ Collin Martindale, 1630 NW 79th Avenue, Pembroke Pines, FL 33024-5156
15394361	+ Discover Bank, C/O Roger C Hochschild, Pres. & CEO, 502 E. Market Street, Greenwood, DE 19950-9700
15394363	Dovenmuehle/ Plaza Home Mtg, Attn: Bankruptcy, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
15394365	Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
15394366	+ Mortgage Electronic Registration Systems, Inc., 1901 E Voorhees Street, Suite C, Danville, IL 61834-4512
15394380	++ PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734 address filed with court., Westmoreland Community FCU, 1007 Georges Station Road, Greensburg, PA 15601
15394370	+ PSCEU, Attn: George Rudolph, President & CEO, 1500 Elmerton Avenue, Harrisburg, PA 17110-9214
15394367	+ Pheple Federal Credit Union, C/O McKeever Varga & Senko, Manor Oak Two Ste 500, 1910 Cochran Road, Pittsburgh, PA 15220-1203
15394368	+ Plaza Home Mortgage, C/O First American Solutions, 1795 International Way, Idaho Falls, ID 83402-4910
15394377	+ TD Bank USA, N.A. / Target Card, C/O Greg Braca, Pres. & CEO, 2035 Limestone Road, Wilmington, DE 19808-5529

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 21 2021 02:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2021 22:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 21 2021 02:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2021 22:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Oct 21 2021 02:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15394347	+ EDI: AMEREXPR.COM	Oct 21 2021 02:58:00	American Express Company, C/O Stephen Aqueri, CEO, 200 Vesey Street, New York, NY 10285-0002
15394348	+ EDI: AMEREXPR.COM	Oct 21 2021 02:58:00	Amex, Attn: Bankruptcy, P.O. Box 981540, El Paso, TX 79998-1540
15394349	EDI: BANKAMER.COM	Oct 21 2021 02:58:00	Bank of America, Attn: Bankruptcy, P.O. Box

District/off: 0315-2

User: admin

Page 2 of 3

Date Rcvd: Oct 20, 2021

Form ID: 318

Total Noticed: 38

		982234, El Paso, TX 79998-2238	
15394350	+ EDI: BANKAMER2.COM	Oct 21 2021 02:58:00	Bank of America, C/O Brian T. Moynihan, Chairman & CEO, Bank of America Corp. Center, 100 N. Tryon Street, Charlotte, NC 28255-0001
15394351	+ Email/Text: bankruptcy@bluefcu.com	Oct 20 2021 22:56:00	Blue Federal Credit Union, Attn: Bankruptcy, PO Box 3200, Cheyenne, WY 82003-3200
15394357	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 20 2021 22:56:00	Citizens Bank, Attn: Bankruptcy, 1 Citizens Drive, Riverside, RI 02915
15394358	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 20 2021 22:56:00	Citizens Bank, Attn: Bruce Van Saun, Chairman & CEO, One Citizens Plaza, Providence, RI 02903
15394359	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 20 2021 22:56:00	Citizens Financial Group, Inc., Attn: Bruce Van Saun, Chairman & CEO, One Citizens Plaza, Providence, RI 02903
15394354	+ EDI: CITICORP.COM	Oct 21 2021 02:58:00	Citibank, Attn: Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
15394355	+ EDI: CITICORP.COM	Oct 21 2021 02:58:00	Citibank, C/O Jane Fraser, Pres. & CEO, 701 East 60th Street N., Sioux Falls, SD 57104-0493
15394356	+ EDI: CITICORP.COM	Oct 21 2021 02:58:00	Citibank/ The Home Depot, Attn: Recovery/ Centralized BK, PO Box 790034, Saint Louis, MO 63179-0034
15394362	EDI: DISCOVER.COM	Oct 21 2021 02:58:00	Discover Financial Services, Attn: Bankruptcy Services, P.O. Box 3025, New Albany, OH 43054-3025
15394364	+ Email/Text: bankruptcy@greenskycrredit.com	Oct 20 2021 22:56:00	Greensky, Attn: Bankruptcy, 1797 North East Expressway, Atlanta, GA 30329-2451
15394352	EDI: JPMORGANCHASE	Oct 21 2021 02:58:00	Chase Bank, C/O JPMorgan Chase Bank, Attn: Jamie Dimon, CEO, 1111 Polaris Parkway, Columbus, OH 43240
15394353	EDI: JPMORGANCHASE	Oct 21 2021 02:58:00	Chase Card Services, Attn: Bankruptcy Department, P.O. Box 15298, Wilmington, DE 19850
15394371	+ Email/Text: bankruptcyntices@psecu.com	Oct 20 2021 22:56:00	PSECU, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
15394372	+ EDI: RMSC.COM	Oct 21 2021 02:58:00	Syncb/Levin Furniture, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15394373	EDI: RMSC.COM	Oct 21 2021 02:58:00	Synchrony Bank, C/O Margaret Keane, President & CEO, 170 West S. Election Road, Draper, UT 84020
15394996	+ EDI: RMSC.COM	Oct 21 2021 02:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15394374	+ EDI: RMSC.COM	Oct 21 2021 02:58:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, P.O. Box 956064, Orlando, FL 32896-0001
15394375	+ EDI: RMSC.COM	Oct 21 2021 02:58:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, P.O. Box 956064, Orlando, FL 32896-0001
15394376	+ EDI: WTRRN BANK.COM	Oct 21 2021 02:58:00	TD Bank USA / Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15394378	+ Email/Text: vci.bkey@vwcredit.com	Oct 20 2021 22:56:00	Volkswagen Credit, Inc., Attn: Bankruptcy, PO Box 3, Hillsboro, OR 97123-0003
15394379	+ EDI: WFFC.COM	Oct 21 2021 02:58:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, P.O. Box 10438, Des Moines, IA 50306-0438

TOTAL: 29

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: Oct 20, 2021

Form ID: 318

Total Noticed: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Plaza Home Mortgage, Inc.
15394369	##+	Plaza Home Mortgage Inc., 500 Edgewater Dr. #566, Wakefield, MA 01880-6232

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2021 at the address(es) listed below:

Name	Email Address
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Daniel J. Boger	on behalf of Joint Debtor Cynthia Irene Brown dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Daniel J. Boger	on behalf of Debtor William Dale Brown dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Maria Miksich	on behalf of Creditor Plaza Home Mortgage Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

TOTAL: 6